

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Stephen Christoph
 Debtor

Case No. 14-19418-elf
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 180NEW

Page 1 of 2
 Total Noticed: 36

Date Rcvd: Mar 20, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 22, 2015.

db	+Stephen Christoph,	1815 East Passyunk Avenue,	#3F,	Philadelphia, PA 19148-2127
cr	+Cavalry SPV I, LLC,	Bass & Associates, P.C.,	3936 E. Ft. Lowell Rd, Suite #200,	Tucson, AZ 85712-1083
13432239	+Aes/Suntrust Bank,	Po Box 61047,	Harrisburg, PA 17106-1047	
13471394	+Cavalry SPV I, LLC,	Bass & Associates, P.C.,	3936 E. Ft. Lowell Rd., Ste. 200,	Tucson, AZ 85712-1083
13432255	+G Jwl/Cbna,	Po Box 6497,	Sioux Falls, SD 57117-6497	
13432264	+Webbank/Fingerhut,	6250 Ridgewood Rd,	Saint Cloud, MN 56303-0820	
13432265	+Zale/Cbna,	Po Box 6497,	Sioux Falls, SD 57117-6497	

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr	EDI: BTPDERSHAW.COM Mar 21 2015 01:58:00	TERRY P. DERSHAW,	Dershaw Law Offices,
		P.O. Box 556,	Warminster, PA 18974-0632
smg	E-mail/Text: bankruptcy@phila.gov Mar 21 2015 02:26:41	City of Philadelphia,	
		City of Philadelphia Law Dept.,	Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
		Philadelphia, PA 19102-1595	
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 21 2015 02:25:00	Pennsylvania Department of Revenue,	Bankruptcy Division, P.O. Box 280946,
		Harrisburg, PA 17128-0946	
smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Mar 21 2015 02:26:08	U.S. Attorney Office,	
		c/o Virginia Powel, Esq.,	Room 1250, 615 Chestnut Street,
		Philadelphia, PA 19106-4404	
cr	EDI: RMSC.COM Mar 21 2015 01:58:00	Synchrony Bank,	
		c/o Recovery Management Systems Corporat,	25 SE 2nd Avenue, Suite 1120,
		Miami, FL 33131-1605	
13432240	+EDI: TSYS2.COM Mar 21 2015 01:58:00	Barclays Bank Delaware,	125 S West St,
		Wilmington, DE 19801-5014	
13432241	EDI: CAPITALONE.COM Mar 21 2015 01:58:00	Cap One,	Po Box 85520, Richmond, VA 23285
13432242	+EDI: CAPITALONE.COM Mar 21 2015 01:58:00	Cap One Na,	Po Box 26625,
		Richmond, VA 23261-6625	
13432243	+EDI: CAPITALONE.COM Mar 21 2015 01:58:00	Cap1/Neimm,	26525 N Riverwoods Blvd,
		Mettawa, IL 60045-3440	
13432244	+EDI: CHASE.COM Mar 21 2015 01:58:00	Chase,	Po Box 15298, Wilmington, DE 19850-5298
13432245	+EDI: CITICORP.COM Mar 21 2015 01:58:00	Citi,	Po Box 6241, Sioux Falls, SD 57117-6241
13432246	+EDI: WFNNB.COM Mar 21 2015 01:58:00	Comenity Bank/Abcr&Fch,	Po Box 182789,
		Columbus, OH 43218-2789	
13432247	+EDI: WFNNB.COM Mar 21 2015 01:58:00	Comenity Bank/Crt&Brrl,	Po Box 182789,
		Columbus, OH 43218-2789	
13432248	+EDI: WFNNB.COM Mar 21 2015 01:58:00	Comenity Bank/Eddiebau,	995 W 122nd Ave,
		Westminster, CO 80234-3417	
13432249	+EDI: WFNNB.COM Mar 21 2015 01:58:00	Comenity Bank/Express,	Po Box 182789,
		Columbus, OH 43218-2789	
13432250	+EDI: WFNNB.COM Mar 21 2015 01:58:00	Comenity Bank/Pier 1,	4590 E Broad St,
		Columbus, OH 43213-1301	
13432251	+EDI: WFNNB.COM Mar 21 2015 01:58:00	Comenity Bank/Undrgear,	Po Box 182789,
		Columbus, OH 43218-2789	
13432252	+EDI: WFNNB.COM Mar 21 2015 01:58:00	Comenity Capital/Hsn,	995 W 122nd Ave,
		Westminster, CO 80234-3417	
13432253	+E-mail/Text: electronicbkydocs@nelnet.net Mar 21 2015 02:25:41	Dept Of Education/Neln,	
		121 S 13th St,	Lincoln, NE 68508-1904
13432254	+EDI: DISCOVER.COM Mar 21 2015 01:58:00	Discover Fin Svcs Llc,	Po Box 15316,
		Wilmington, DE 19850-5316	
13432256	+EDI: CBSKOHLS.COM Mar 21 2015 01:58:00	Kohls/Capone,	N56 W 17000 Ridgewood Dr,
		Menomonee Falls, WI 53051-7096	
13432257	+EDI: TSYS2.COM Mar 21 2015 01:58:00	Mcydsnb,	9111 Duke Blvd, Mason, OH 45040-8999
13432258	+E-mail/Text: bnc@nordstrom.com Mar 21 2015 02:24:09	Nordstrom Fsb,	Po Box 6555,
		Englewood, CO 80155-6555	
13436614	EDI: RECOVERYCORP.COM Mar 21 2015 01:58:00	Recovery Management Systems Corporation,	
		25 S.E. 2nd Avenue, Suite 1120,	Miami, FL 33131-1605
13432259	+EDI: RMSC.COM Mar 21 2015 01:58:00	Syncb/Amazon,	Po Box 965015, Orlando, FL 32896-5015
13432260	+EDI: RMSC.COM Mar 21 2015 01:58:00	Syncb/Paypal Smart Con,	Po Box 965005,
		Orlando, FL 32896-5005	
13432261	+EDI: RMSC.COM Mar 21 2015 01:58:00	Syncb/Qvc,	Po Box 965018, Orlando, FL 32896-5018
13432262	+EDI: RMSC.COM Mar 21 2015 01:58:00	Syncb/Tjx Cos,	Po Box 965005, Orlando, FL 32896-5005
13432263	+EDI: RMSC.COM Mar 21 2015 01:58:00	Syncb/Walmart,	Po Box 965024, Orlando, FL 32896-5024
13432264	+EDI: BLUESTEM.COM Mar 21 2015 01:58:00	Webbank/Fingerhut,	6250 Ridgewood Rd,
		Saint Cloud, MN 56303-0820	

TOTAL: 30

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0313-2

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 22, 2015

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 19, 2015 at the address(es) listed below:

BRAD J. SADEK on behalf of Plaintiff Stephen Christoph brad@sadeklaw.com
BRAD J. SADEK on behalf of Debtor Stephen Christoph brad@sadeklaw.com
TERRY P. DERSHAW td@ix.netcom.com, PA66@ecfcbis.com;7trustee@gmail.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

United States Bankruptcy Court

Eastern District of Pennsylvania

Case No. 14-19418-elf

Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Stephen Christoph
1815 East Passyunk Avenue
#3F
Philadelphia, PA 19148

Social Security No.:

xxx-xx-8149

Employer's Tax I.D. No.:

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 3/19/15

Eric L. Frank
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.